

Northern District Of Ohio  
United States Bankruptcy Court  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Denise Antoinette Uhl

**Case No.:** 09-17017-aih

**Chapter:** 7

**Address:**

13100 York Blvd.  
Garfield Heights, OH 44125

**Last four digits of Social Security No.:**

xxx-xx-3451

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** November 12, 2009  
Form ohnb234

/s/ Arthur I. Harris  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0647-1  
Case: 09-17017

User: lsmit  
Form ID: 234a

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Total Noticed: 34

Date Rcvd: Nov 12, 2009

The following entities were noticed by first class mail on Nov 14, 2009.

db +Denise Antoinette Uhl, 13100 York Blvd., Garfield Heights, OH 44125-4016  
18678080 Chase, c/o Weltman, Weinberg & Reis Co LPA, 323 West Lakeside Ave Suite 200,  
Cleveland, OH 44113-1099  
18890023 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,  
Dallas, TX 75374-0933  
18678083 Chase- Tjx, 800 Brooksedge Blvd, Columbus, OH 43801-0000  
18678086 +Citi, P.O. Box 183082, Columbus, OH 43218-3082  
18678084 +Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
18678085 Citi, c/o Client Services, 3451 Harry Truman Blvd., Saint Charles, MO 63301-4047  
18678088 +Citibank, c/o GC Services, 6330 Gulfton, Houston, TX 77081-1108  
18678087 Citibank, P.O. Box 6001, The Lakes, NV 88901-6001  
18678089 City of Cleveland, Division of Water, P.O. Box 94540, Cleveland, OH 44101-4540  
18678091 +Discover Fin Svcs Llc, c/o Weltman, Weinberg & Reis Co., L, 175 South 3rd Street, Suite 900,  
Columbus, OH 43215-5166  
18678092 +Dominion East Ohio Gas Company, ATTN: Bankruptcy, 1717 East Ninth Street,  
Cleveland, OH 44114-2800  
18678096 Illuminating Company, Attn: Bankruptcy Department, 6896 Miller Road,  
Brecksville, OH 44141-3222  
18678098 NEORSD, P. O. Box 94550, Cleveland, OH 44101-4550  
18678099 +Ohio Catholic Fcu, 13623 Rockside, Cleveland, OH 44125-5173  
18906457 +PYOD LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 19008,  
Greenville, SC 29602-9008  
18986380 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
18678100 +Radiology Groupit C, c/o First Federal Credit C, 24700 Chagrin Blvd Ste 2,  
Cleveland, OH 44122-5647  
18678101 +Rental Medicine, P.O. Box 74376, Cleveland, OH 44194-0002  
18678102 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432  
18678103 South Pointe Hospital, P.O. Box 74400, Cleveland, OH 44194-0001  
18678104 +Sunoco/citi, P.O. Box 6497, Sioux Falls, SD 57117-6497  
18678105 +Unvl/citi, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507

The following entities were noticed by electronic transmission on Nov 12, 2009.

tr +EDI: QAJTREINISH.COM Nov 12 2009 17:53:00 Alan J Treinish, 1370 Ontario St, Suite 700,  
Cleveland, OH 44113-1736  
tr +E-mail/PDF: atreinish@epitrustee.com Nov 13 2009 08:02:55 Alan J Treinish, 1370 Ontario St,  
Suite 700, Cleveland, OH 44113-1736  
18678078 +EDI: BANKAMER.COM Nov 12 2009 17:53:00 Bac / Fleet Bankcard, P.O. Box 26012,  
Greensboro, NC 27420-6012  
18678079 +EDI: CHASE.COM Nov 12 2009 17:53:00 Chase, Attn: Bankruptcy Dept, P.O. Box 100018,  
Kennesaw, GA 30156-9204  
18678081 +EDI: CHASE.COM Nov 12 2009 17:53:00 Chase - Cc, Attention: Bankruptcy Department,  
P.O. Box 15298, Wilmington, DE 19850-5298  
18912655 EDI: CHASE.COM Nov 12 2009 17:53:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
18678084 +EDI: CITICORP.COM Nov 12 2009 17:53:00 Citi, P.O. Box 6241, Sioux Falls, SD 57117-6241  
18678087 EDI: CITICORP.COM Nov 12 2009 17:53:00 Citibank, P.O. Box 6001, The Lakes, NV 88901-6001  
18831242 EDI: DISCOVER.COM Nov 12 2009 17:53:00 DISCOVER BANK, DFS Services LLC, PO Box 3025,  
New Albany, Ohio 43054-3025  
18678090 +EDI: DISCOVER.COM Nov 12 2009 17:53:00 Discover Fin Svcs Llc, P.O. Box 15316,  
Wilmington, DE 19850-5316  
18678093 +EDI: RMSC.COM Nov 12 2009 17:53:00 Gemb/jcp, Attention: Bankruptcy, P.O. Box 103106,  
Roswell, GA 30076-9106  
18678094 +EDI: RMSC.COM Nov 12 2009 17:53:00 Gemb/oldnavydc, P.O. Box 981400,  
El Paso, TX 79998-1400  
18678095 +EDI: HFC.COM Nov 12 2009 17:53:00 Hsbc/kmart, Attn: Bankruptcy, P.O. Box 15522,  
Wilmington, DE 19850-5522  
18678097 +EDI: CBSKOHLS.COM Nov 12 2009 17:53:00 Kohls, Attn: Recovery, P.O. Box 3120,  
Milwaukee, WI 53201-3120  
18678102 +EDI: SEARS.COM Nov 12 2009 17:53:00 Sears/cbsd, 701 East 60th St N,  
Sioux Falls, SD 57104-0432

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

18678082\* +Chase - Cc, Attention: Bankruptcy Department, P.O. Box 15298, Wilmington, DE 19850-5298  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0647-1  
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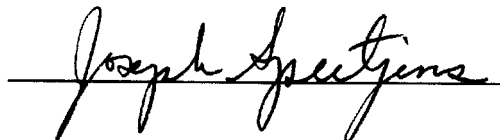
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.